

This is only a summary of benefits offered by Snohomish County to its benefit eligible employees. Regular full-time or part-time employees who work at least 20 hours a week are eligible for benefits. For in-depth information, we invite you to explore our website at <http://snohomishcountywa.gov/811/Benefits> and the links within these pages to gain additional insight into how the Snohomish County benefit package will help you and your family members. To contact benefit providers, see our [Directory](#) or contact Human Resources at 425-388-3411 or at Human.Resources@snoco.org.

Benefits at a Glance

Benefit	Provider	Features	Effective Date/Enroll	Cost
Medical Plans	Group Health Regence	You may choose between three health plans that are available to your work group/category. Click here for a summary, comparison sheets, plan booklets, SBCs, costs and health plan notices. Generally, there are two Regence plans and one Group Health plan to choose from. All plans include pharmacy benefits. Learn more about our Regence and Group Health plans. Learn more about health coverage and medical terms to better understand our health plans.	If you were hired between the 1st and the 15th of the month, you will receive benefits beginning the 1st of the next month. If you were hired between the 16th and the end of the month, you will receive benefits the 1st of next following month. Example: If you were hired November 1st, your effective date of benefits is December 1st. If you were hired November 16th, your effective date of benefits is January 1st. Click here for medical, dental and vision enrollment forms.	The County pays a large portion of the monthly premium for employees working 35 or more hours per week. Employees working 20-34 hours per week are offered benefits with pro-rated premiums. * Click here for premiums by category.
Vision Plan	Regence	Vision coverage is through Regence. Click here for the plan summary and SBC .		The County pays the monthly premium for employees working 35 or more hours per week. Employees working 20-34 hours per week are offered benefits with pro-rated premiums.
Dental Plans	Delta Dental of WA Delta Dental of WA Delta-Care Willamette	You may choose between three dental plans. Click here for the Dental Plan Comparison Sheet . We offer Delta Dental of Washington PPO , Delta Dental of Washington Delta Care , and Willamette Dental . Click each plan to view a plan summary. Click here to learn more.	New employees must enroll within 30 days from their date of hire. Current employees may enroll and/or make changes during open enrollment and/or if they experience a qualifying life event. Click here to learn more.	* Click here for premiums by category.
Flexible Spending Arrangements (FSA)	Flex-Plan Inc.	FSAs let you set aside pretax dollars from your paycheck to pay for certain health and daycare expenses. Try our calculator to help you determine your per paycheck deductions. Click here to learn more and read the Enrollment Guide .	Click here for the FSA enrollment form.	Health Care FSA: In 2015, the maximum election is \$2,550 per year. Daycare FSA: In 2015, the maximum election is \$5,000 per year, or, married individuals who file separate tax returns are each limited to a \$2,500 contribution.
Basic Life Insurance	The Hartford	Regular full time and part time employees are provided with a \$40,000 group term life insurance coverage plus \$40,000 Accidental Death and Dismemberment (AD&D). The Airport Firefighters, Corrections Guild, and Corrections Support groups are covered at \$40,000, plus \$20,000 AD&D. Sheriff Deputies are covered at \$60,000, plus \$20,000 AD&D. Click here for the plan summary .	Effective date same as medical, dental and vision (above). You will enroll when you attend New Employee Orientation.	The County pays the monthly premium for employees working 35 or more hours per week. Employees working 20-34 hours per week are offered benefits with pro-rated premiums. Click here to learn more.

Snohomish County Human Resources

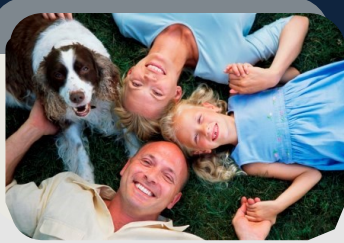


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Long Term Disability	Reliance Standard	The Long Term Disability monthly payment provides you with 60% of your pre-disability gross wages in the event of an accident, illness, or injury on or off the job. There is a 90 day waiting period before a claim will be paid. This plan does not cover employees covered by the LEOFF Retirement Plan. Click here to learn more and view our plan summary .	Effective date same as medical, dental and vision (above). You will enroll when you attend New Employee Orientation.	The County pays the monthly premiums for regular and part time employees working 20+ hours per week.
Accidental Death and Dismemberment Insurance (AD&D)	Chartis	You may choose to enroll in an individual or family plan. Sheriff Deputies are subject to a maximum principal sum of \$75,000. Click here to learn more.	Effective month following receipt of enrollment form. *May enroll at any time. Click here for enrollment form, and return to HR.	Click here to view monthly costs.
Retirement	WA Department of Retirement Systems (DRS)	DRS administers retirement benefits for public employees. There are four retirement plans administered by DRS that Snohomish County participates in. PERS2, PERS 3, PSERS 2 (Public Safety) and LEOFF 2 (Law Enforcement Officers and Firefighters). Click here to learn more.	First day of employment. *For PERS 2 & 3 you must elect a plan within 90 days from your date of hire. Return enrollment form to HR.	Enrollment is required. Click here for current rates. Watch a short video to learn more.
Deferred Compensation	Nationwide	You may enroll in a Traditional 457(b), which contributions are taken pre-tax; or a Designated Roth 457(b), which contributions are taken after-tax. Click here to learn more. Many employees are eligible for a County match, which is up to 1% of your monthly base gross wages. You must contribute 2% of your pay to receive the full 1% match. Click here to learn more.	Payroll deductions start on the paycheck issued on the 22nd of the month following the month that you enroll. Example: If you enroll November 18th, your payroll deductions do not begin until December 22nd. *May enroll at any time. Click here to enroll.	The 2014 annual contribution limits are: Regular: \$17,500; 50+ catchup: \$23,000; & 3 year special catchup: \$35,000. The 2015 annual contribution limits are: Regular: \$18,000; 50+ catchup: \$24,000; & 3 year special catchup: \$36,000.
Partners for Health Wellness Program	Snohomish County Human Resources	Free access to health education, tracking tools, videos, presentations, E-learning, challenges, assessments, flu shots, and more geared toward creating healthy life choices. Click here to visit the Partners for Health website.	First day of employment. *No enrollment required.	The program is optional, and is part of your benefits package. There is no cost to participate. Ask about our programs to earn incentives.

Snohomish County Human Resources



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Employee Assistance Program (EAP)	Wellspring	The purpose of the EAP is to help employees and their dependents address life’s challenges through short-term counseling/referrals. Click here to learn more.	First day of employment. *No enrollment required.	The program is optional, and is part of your benefits package. There is no cost to participate.
Individual Insurance Policies	Aflac	Optional insurance policies offered through payroll deduction: Accident, Cancer/Specified Disease, Dental, Hospital Confinement Indemnity, Hospital Intensive Care, Life, Short Term Disability (STD), and Specified Health Event. All policies are pre-tax, except Life and STD. Click here to learn more.	Click here to contact our Aflac Rep to enroll. *New employees must enroll with 30 days from their date of hire. *Current employees may enroll and/or make changes during open enrollment and/or if they experience a qualifying life event. Click here to learn more.	
Supplemental Life Insurance	The Hartford	You may enroll in supplemental life insurance in increments of \$10,000. The maximum amount you may purchase cannot be more than 5 times your annual earnings or \$300,000. You may enroll your spouse or domestic partner, and coverage is limited to 1/2 the value of your coverage, and is available in \$5,000 increments. Click here to learn more.	The date The Hartford approves your application. Deductions begin the first of the following month after approval. (Example: If approved November 7th, deductions begin December 1st). *May enroll at any time. Click here to enroll.	Click here for costs by coverage and age.
Home & Auto Insurance	Liberty Mutual	Savings on Auto and Home Insurance. Click here to learn more.	Click here to contact our Liberty Mutual Rep to enroll. *May enroll at any time.	
Parking Garage		If you are working at the Main Snohomish County Campus in downtown Everett, WA; there is a parking garage located on Oaks Avenue, between Pacific Avenue and Wall Street. Monthly parking fees are paid through payroll deductions. The current rate for regular parking is \$70 per month, and you may be eligible to pay using pre-tax dollars. Visit the Parking Garage Office to sign up. *May enroll or make changes at any time.		
Orca Passport Card		If you are working at the Main Snohomish County Campus in downtown Everett, WA; you are eligible for an Orca Passport card. The Orca Passport is a grant-funded program that pays for the full fare commute. You can use it with Community Transit, Sound Transit, King County Metro, Pierce County Transit, Everett Transit, and Swift. Contact Snohomish County Facilities to enroll or for more information.		
Carpool, Vanpool, Walk/Bicycle Commuter Options		The County offers incentives for commuters choosing alternate forms of transportation. Contact Snohomish County Facilities to enroll or for more information.		
Sick leave & Vacation leave	Snohomish County	There are several employment rights and rules. You may fall under more than one category of representation, such as a Represented/Classified employee. Click here to learn more.		
Holidays	Snohomish County	A paid legal holiday is any day designated by RCW 1.16.050 as a legal holiday as that statute is constituted on the date of the occurrence of the holiday. New Years Day: 1st day of January; Martin Luther King, Jr. Day: 3rd Monday of January; President’s Day: 3rd Monday of February; Memorial Day: Last Monday of May; Independence Day: 4th day of July; Labor Day: 1st Monday of September; Veteran’s Day: 11th day of November; Thanksgiving Day: 4th Thursday of November; Day after Thanksgiving: Day immediately following Thanksgiving Day; & Christmas Day: 25th day of December. Click here to learn more.		



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Benefits at a Glance

Frequently Asked Questions

Q. When do I have to submit benefit enrollment forms to HR?

A. New employees are required to submit benefit enrollment form within 30 days of their hire date. If benefit enrollment forms are not received within this time period, you will be defaulted to Group Health, Delta Dental - Delta Care, and Regence Vision; and your eligible dependents must wait until the next Open Enrollment period or a qualifying event to be added. Current employees must submit enrollment/change forms to HR within the [specified time frame](#) of a qualifying life event.

Q. Where can I find benefit enrollment and change forms?

A. Find all of the benefit enrollment/change forms on the [HR Benefits Forms Webpage](#).

Q. Where do I submit benefit enrollment forms and any supporting documentation?

A. Submit to Human Resources (HR) Mailstop at mailstop #503. You can also reach us via fax 425-388-3579, visit us in the Administration West Building on the 1st floor, call us at 425-388-3411, Ex. 0, or email us at Human.Resources@snoco.org. Please do not e-mail personal and health information.

Q. Who is an eligible dependent?

A. Eligible dependents include spouses, domestic partners, biological children, adopted children, stepchildren, children placed into guardianship by court order and a child for whom you (or your spouse/domestic partner) are required to provide coverage by a legal qualified medical child support order (QMCSO).

Q. Do part-time employees have pro-rated benefit premiums?

A. Yes. If you work 20-34 hours per week your benefits will be pro-rated and you will be responsible to pay a portion of the employers' monthly premium. Your Medical, Dental, and Vision benefits are prorated based on the [Premium contribution rates by Category](#). [Click here](#) for additional information.

Q. Can I waive benefits?

A. Yes. Submit the [Waiver of Health Care Coverage](#) form to Human Resources.

Q. How do I review my benefit elections after initial enrollment?

A. Review your current benefit elections via [EMSS](#) on a County computer. Click [here](#) to see EMSS instructions.

Q. How do I add or remove a dependent to/from my benefits after initial enrollment?

A. Review [how to add dependents guidance](#), and submit the [Add or Remove Dependent Form](#) to HR with required documentation. Open Enrollment is the only time that employees may add eligible dependents to their benefits plans unless there is a qualifying life event. Qualifying examples are listed [here](#).



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Q. How do I report a change in my name, address, phone number, and emergency contacts?

A. Complete the [Personal Information Update Form](#) and return to Human Resources along with required documentation (name change).

Q. When is the County's Annual Open Enrollment?

A. Open Enrollment occurs typically every year in February/March. Open Enrollment is the time when you can make changes to your benefits such as adding eligible dependents, switching medical/dental plans, or enroll in new benefits.

Q. What is the difference between a plan year and calendar year?

A. A calendar year runs January 1st through December 31st. Our plan year runs April 1st through March 31st. Many provisions of our medical plans (For example: Deductibles, Out-of-Pocket Maximum, and certain benefit maximums) are calculated on a Calendar Year basis. Each January 1, those Calendar Year maximums begin again.

Q. When are the County paydays?

A. Paydays occur on the 7th and 22nd of each month. Hours from the 1st through the 15th of the month are paid on the 22nd of that same month and hours from the 16th through the end of the month are paid on the 7th of the following month. If payday falls on a weekend, employees are paid the Friday before and if on a Monday holiday, payday occurs on the Tuesday following the holiday.

Q. Where can I find information on Right and Rules with Snohomish County?

A. You may be covered by several employment rights and rules. Click [here](#) to access the Snohomish County Code (Chapter 3A.06-Employee Benefits), Labor Agreements, Union Contracts, and other policies which contain benefit provisions including but not limited to holidays, vacation leave, sick leave, disability leave, and the Family and Medical Leave Act (FMLA).

Q. How do I determine which category I am in?

A. Your medical insurance plan choices and premiums are determined by your work group and/or Union affiliation. If you are unsure which group you belong to, please talk to your supervisor or call HR. For example: If you are non-represented (not part of a Union), if you belong to AFSCME, or if you are an Elected Official, you are in Category A. [Click here](#) for the complete list.

Q. Health insurance and medical terms are confusing. Can you help me to better understand them?

A. Yes, please see our [health insurance and medical terminology glossary](#) on our [website](#).

Q. What is a Summary of Benefits and Coverage (SBC) document?

A. Under the Affordable Care Act, health insurers and group health plans are required to provide consumers with this a [Summary of Benefits and Coverage](#) (SBC), which describes in easy-to-understand language the benefits of the policy offered by the County. It includes cost-sharing requirements, coverage limits and exceptions under each plan.



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Benefits at a Glance

Important Health Plan Notices

Health Plan Notices

[CHIP Notice](#), [Notice of Special Enrollment Rights](#), [WHCRA Notice](#), [Newborn's Act Disclosure](#),
[Initial Cobra Notice](#) and [HIPPA Privacy Notice](#)

[Marketplace Coverage Options Notice](#)

[Medicare Part D - Notice of Creditable Coverage](#)

Benefit Forms

Medical/Vision Enrollment Forms

Regence (*Also used for Vision)	Group #10008695	All categories
Group Health Alliant Plus	Group # 5910400	Categories A, B, C & E
Group Health LEOFF Options	Group # 0617700	Categories D & G
Group Health Options	Group # 6432900	Categories F, H, & I

Dental Plan Enrollment Forms

Delta Dental of WA PPO	Group #00444
Delta Dental of WA Delta Care	Group #00114
Willamette Dental Group	Group #WA175

Other Frequently Used Benefit Forms

Flexible Spending Arrangements Enrollment Form	Personal Information Update Form
Supplemental Life Enrollment Form	Affidavit of Domestic Partnership
Deferred Compensation Change Form	W-4
Add or Remove Dependent Form	